

Certificate Number: 12433-PAM-DE-028727225

Bankruptcy Case Number: 16-04310



12433-PAM-DE-028727225

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 6, 2017, at 9:39 o'clock PM EST, Joyce A. Mays completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: February 7, 2017 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher